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CLAIM:

1. A financial transaction system for automated electronic transfer of funds comprising:
 - 5 (a) a receiving center for receiving a transfer request from a sender for a predetermined amount of funds;
 - (b) a dispensing center linked to said receiving center for dispensing said predetermined amount of funds to the recipient; and
- 10 (c) a financial card containing the predetermined amount of funds provided by the dispensing center to the recipient.
2. The financial transaction system of claim 1, further comprising an authorization center linked to said receiving center for authorizing the transfer.
- 15 3. The financial transaction system of claim 2, wherein said authorization center is linked to said receiving center and said dispensing center over a communications network.
- 20 4. The financial transaction system of claim 3, wherein said communications network is an automated teller machine (ATM) network.
- 25 5. The financial transaction system of claim 2, wherein the authorization center includes an account database for storing transactional information associated with the use of said financial card.
- 30 6. The financial system of claim 1, wherein the sender is coupled to said receiving center through an ATM network.

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7. The financial system of claim 1, wherein the sender is coupled to said receiving center through a personal computer with a graphical user interface

5 8. The financial system of claim 1, wherein the sender is coupled to said receiving center through a touch-tone telephone with a voice response unit.

9. The financial system of claim 1, wherein said receiving center 10 includes a financial card reader.

10. The financial system of claim 1, wherein said financial card is a credit card.

15 11. The financial system of claim 1, wherein said financial card is a debit card.

12. The financial system of claim 1, wherein said financial card is a smart card.

20 13. The financial system of claim 1, wherein said smart card is a stored value card.

14. The financial system of claim 1, wherein said receiving center 25 further comprises a cash acceptance mechanism.

15. The financial system of claim 1, wherein said financial card contains a GPS receiver.

30 16. A method for transferring funds comprising:
(a) receiving from a sender a request to transfer a

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- (b) generating a financial card containing the predetermined amount of funds; and
- (c) dispensing the financial card to a recipient.

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17. The method of claim 16, further comprising the step of receiving a sender verification ID protocol from the sender, receiving a recipient verification ID protocol, and confirming that the recipient verification ID protocol corresponds to the sender verification ID protocol

10 before step (b).

18. The method of claim 16, further comprising the step of receiving financial information from said sender specifying the location of said amount of funds.

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19. The method of claim 16, further comprising the step of allowing the recipient to provide a verification PIN number to secure said financial card.

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20. The method of claim 16, further comprising the step of dispensing said financial card to the recipient through an ATM.

21. The method of claim 16, wherein said financial card is a debit card.

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22. The method of claim 16, wherein said financial card is a credit card.

23. The method of claim 16, wherein said financial card is a
30 smart card.

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24. A financial transaction system for automated electronic transfer of funds comprising:

5 (a) means for a receiving a transfer request from a sender for a predetermined amount of funds;

5 (b) means linked to said receiving center for dispensing said predetermined amount of funds to the recipient; and

10 (c) a financial card containing the predetermined amount of funds provided by the dispensing center to the recipient.

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